

Amendments to the Claims:

This listing of claims will replace all prior versions, and listings, of claims in the application:

1. LISTING OF CLAIMS:

1.-29. (Cancelled).

30. (Previously Presented) A system for pricing a product, comprising:

a handheld computer comprising (a) a location circuit configured to provide location data based at least in part on the location of the handheld computer and (b) a wireless transceiver configured to provide wireless communication of the location data and a user identifier; and

a data processor configured to receive the location data and the personal identifier and to adjust a price lower for the product for a person associated with the user identifier based at least in part on the location data.

31. (Previously Presented) A system for pricing a product as in claim 30, wherein the data processor is remote from the handheld computer.

32. (Previously Presented) A system for pricing a product as in claim 31, wherein the data processor is configured to receive the location data from the location circuit wirelessly through a cellular network.

33. (Previously Presented) A system for pricing a product as in claim 30, wherein the data processor is further configured to price the product based on a date or a time of day.

34. (Previously Presented) A system for pricing a product as in claim 30, wherein the data processor is further configured to price the product based on an environmental condition, including a weather condition.

35. (Previously Presented) A system for pricing a product as in claim 30, wherein the product comprises an insurance policy or a warranty.

36. (Previously Presented) A system for pricing a product as in claim 30, wherein the data processor is configured to dynamically adjust the price for the product based on the location of the handheld computer.

37. (Previously Presented) A system for pricing a product as in claim 30, wherein the location data further comprises a distance between the location of the handheld computer and a provider of the product.

38. (Cancelled).

39. (Previously Presented) A method for pricing a product, the pricing being determined based on a location of a handheld computer, comprising:

determining the location of the handheld computer, the handheld computer comprising (a) a location circuit configured to provide location data based on the location of the handheld computer and (b) a wireless transceiver configured for providing wireless communication of the location data and a user identifier; and

pricing the product based on the location of the handheld computer and the personal identifier, wherein the step of pricing comprises generating a lower price for the product for a person or handheld computer associated with the user identifier.

40. (Previously Presented) A method for pricing a product as in claim 39, further comprising transmitting to or receiving at a data processor the location of the handheld computer via the wireless transceiver and a cellular network, the data processor being configured to price the product based on the location of the handheld computer.

41. (Previously Presented) A method for pricing a product as in claim 39, further including pricing the product based on a date or a time of day.

42. (Previously Presented) A method for pricing a product as in claim 39, further including pricing the product based on an environmental condition, including a weather condition.

43. (Previously Presented) A method for pricing a product as in claim 39, wherein the product is an insurance policy or a warranty.

44. (Previously Presented) A method for pricing a product as in claim 39, further comprising dynamically adjusting the price of the product based on a change in a parameter selectable from the following: a date, a time of day, an environmental condition including a weather condition, or a location of the handheld computer.

45. (Previously Presented) A method for pricing a product as in claim 39, wherein the step of pricing the product is performed by the handheld computer.

46. (Previously Presented) A method for pricing a product as in claim 39, wherein the step of pricing the product is performed by a remote server.

47. (Cancelled).

48. (Previously Presented) A system for pricing a product, comprising:
a transceiver configured to wirelessly receive location data based on a location of a handheld computer and a user identifier for the handheld computer, the handheld computer comprising a location circuit configured to provide location data; and
a data processor configured to determine a price for the product based at least in part on the location data received by the transceiver, wherein the price is determined at least in part by adjusting a price lower for the product for a person or handheld computer associated with the user identifier.

49. (Previously Presented) A system for pricing a product as in claim 48, wherein the transceiver is configured to communicate over a cellular network.

50. (Previously Presented) A system for pricing a product as in claim 48, wherein the data processor further comprises a data storage device configured to store the location data received from the transceiver.

51. (Previously Presented) A system for pricing a product as in claim 48 wherein the data processor is further configured to price the product based on a date or a time of day.

52. (Previously Presented) A system for pricing a product as in claim 48, wherein the data processor is configured to dynamically adjust the price for the product based on the location of the handheld computer.

53. (Cancelled).

54. (Previously Presented) The system of Claim 30, wherein the handheld computer comprises a cellular telephone.

55. (Cancelled).

56. (Previously Presented) The system of Claim 48, wherein the data processor is part of a server remote from the handheld computer.

57. (Previously Presented) The system of Claim 56, wherein the server is remote from the handheld computer across a cellular network.

58. (Previously Presented) The system of Claim 30, wherein the data processor is further configured to receive user information and to set the price for the product based on the user information.

59. (Previously Presented) The system of Claim 48, wherein the transceiver is further configured to receive user information for a user of the handheld computer, wherein the data processor is further configured to determine the price for the product based on the user information received by the transceiver.